

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASSANDRA STILES

Plaintiff

v.

NCO FINANCIAL SYSTEMS, INC.,

Defendant

)  
)  
)  
) Case No.: 2:12-cv-00062-TJS  
)  
)  
)

**OFFER OF JUDGMENT**

Dated: March 12, 2012

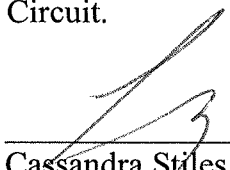
TO: Cassandra Stiles, (hereinafter "Plaintiff"), by and through her attorney,

Pursuant to Fed. R. Civ. P. 68, Defendant NCO Financial Systems, Inc.,  
("NCO") hereby offers to allow judgment to be taken against it in favor of  
Plaintiff, as follows:

1. Judgment shall be entered against NCO for damages in the total amount of One Thousand and 00/100 Dollars (\$1000) for damages incurred by Plaintiff as a result of NCO's alleged violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, *et seq.*
2. In addition, the Judgment entered shall include an additional amount for Plaintiff's reasonable costs and attorney's fees accrued through the date of service of this Offer of Judgment either: 1) as agreed to by counsel for the parties; or 2) in the event counsel cannot agree, as determined by the Court upon application by Plaintiff's counsel;
3. The Judgment entered in accordance with this Offer of Judgment is to be in total settlement of any and all claims by Plaintiff, said judgment shall have no effect whatsoever except in settlement of those claims;
4. This Offer of Judgment is made solely for the purposes specified in Fed. R. Civ. P. 68, and is not to be construed either as an admission that NCO is

liable in this action, or that Plaintiff has suffered any damage;

5. In accordance with Fed. R. Civ. P. 68, if this Offer of Judgment is not accepted by Plaintiff within 14 days after service of the Offer, the Offer shall be deemed withdrawn and evidence of this Offer will be inadmissible except in any proceeding to recover costs. If this Offer of Judgment is not accepted by Plaintiff and the judgment finally obtained by Plaintiff is not more favorable than this Offer, the Plaintiff must pay his costs incurred after making this Offer, as well as the costs of NCO as allowed by the law of this Circuit.

ACCEPTED:   
Cassandra Stiles

DATE: 3-12-12

Respectfully submitted,

/s/ Ross S. Enders

Ross S. Enders, Esq. (89840)

Sessions, Fishman, Nathan & Israel, L.L.C.

200 Route 31 North, Suite 203

Flemington, NJ 08822-5736

Telephone: (908) 751-5941

Facsimile: (908) 751-5944

E-mail: [renders@sessions-law.biz](mailto:renders@sessions-law.biz)

Attorneys for Defendant

NCO Financial Systems, Inc.

**CERTIFICATE OF SERVICE**

I certify that on this 12th day of March 2012, a copy of above and foregoing was forwarded to counsel for plaintiff by electronic mail at the below address:

Craig T. Kimmel, Esq.  
Kimmel & Silverman, P.C.  
30 East Butler Pike  
Ambler, PA 19002  
(215) 540-8888 Ext. 116  
[kimmel@creditlaw.com](mailto:kimmel@creditlaw.com)  
Attorney for Plaintiff

By: /s/ Ross S. Enders  
Ross S. Enders, Esq.  
Attorney for Defendant  
NCO Financial Systems, Inc.